



## CHAPTER 3 HOUSING



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## **Chapter 3 – Housing**

### **INTRODUCTION**

Augusta's housing characteristics reflect the city's history and early development patterns. More recent trends indicate how and where housing development will occur in the future. Residential land uses cover approximately 30,000 acres at present. This includes a mix of single-family, site-built residences at various densities, duplexes, apartments, manufactured homes, and group quarters. Assessing the housing stock helps identify major housing problems, determine future housing needs, and develop a plan for managing housing development in the future.

### **RESIDENTIAL DEVELOPMENT PATTERNS**

Though both Augusta (1736) and Richmond County (1777) were founded in the eighteenth century, residential development patterns in Augusta were more urban than those in Richmond County until about 65 years ago. Initially settlement in the city occurred in close proximity to the Savannah River and nearby trading routes. As the city expanded to the south and west, neighborhoods developed in conjunction with the introduction of new modes of transportation (e.g. railroads) and manufacturing facilities (e.g. textile mills). In the twentieth century, Augusta annexed both incorporated places (Summerville) and unincorporated areas (e.g. Forest Hills, Highland Park), thereby adding a mix of older and newer housing to the existing stock.

Settlement patterns in Richmond County were more rural than Augusta until about the 1940s. From its founding the county was a largely agrarian area and residential development was centered on several small incorporated towns. These included Bath, Blythe, Mt. Enon, Hephzibah, and other towns located within the boundaries of what is now the Fort Gordon Military Reservation. Following World War II, suburban development began in earnest in Richmond County and continues to the present day. The character, age and condition of the housing stock thus reflect this trend and the expansion of commercial and industrial facilities that accompanied it.

### **HOUSING UNIT TRENDS**

Between 1990 and 2000, total housing units in Richmond County increased 6.5% to 82,312 units. This is lower than the 19% increase in units between 1980 and 1990 (see Table H-1). Augusta accounts for 98% of all the housing units in Richmond County reflecting the consolidation of Augusta and Richmond County in 1996. Hephzibah and Blythe also recorded significant increases in total housing units, but part of the gain reflects annexations the two communities completed prior to consolidation. Between 2000 and 2006, an estimated 3,963 units have been added to the county's housing stock. This represents a 4.8% increase in the number of housing units.

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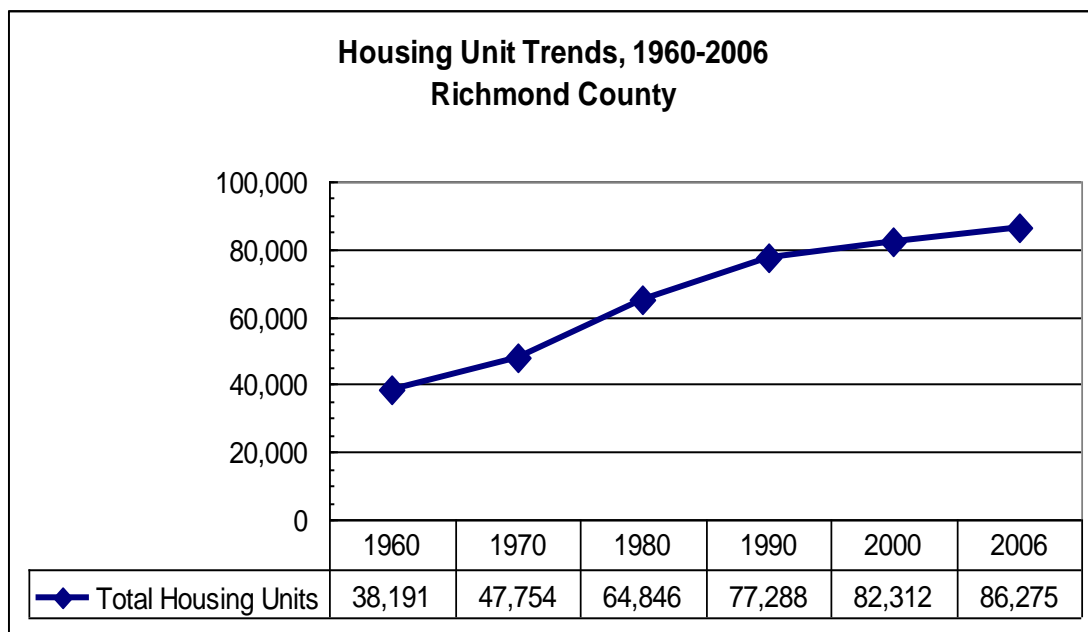
**Table H-1**  
**Total Housing Units, 1990-2006**  
**Richmond County, Augusta, Hephzibah and Blythe**

|                        |                    |                    |                    | <b>Change, 1990-2000</b> |                       |
|------------------------|--------------------|--------------------|--------------------|--------------------------|-----------------------|
|                        | <u><b>1990</b></u> | <u><b>2000</b></u> | <u><b>2006</b></u> | <u><b>Number</b></u>     | <u><b>Percent</b></u> |
| <b>Richmond County</b> | <b>77,288</b>      | <b>82,312</b>      | <b>86,275</b>      | <b>5,024</b>             | <b>6.5%</b>           |
| <b>Augusta*</b>        | 76,228             | 80,481             | NA                 | 4,253                    | 5.6%                  |
| <b>Hephzibah</b>       | 935                | 1,570              | NA                 | 635                      | 67.9%                 |
| <b>Blythe</b>          | 125                | 261                | NA                 | 136                      | 108.8%                |

\*Note: Augusta and Richmond County consolidated on January 1, 1996.  
Hephzibah and Blythe annexed land in unincorporated Richmond County prior to consolidation.

Sources: 1990 and 2000, Census of Population and Housing and 2006 Census Estimates

The chart below gives an impression of the county-wide trend in total housing units over the last 45 years.



The map at the end of the chapter summarizes the net change in housing units between 1990 and 2000 within all forty census tracts in Richmond County. Geographically, total housing units increased the most in the southern and western parts of the county during the decade

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Notably, five of the six census tracts with the highest percentage increase in housing units are located in south Richmond County. Other tracts in the south and west also registered smaller housing unit gains. This continues a trend evident for several decades.

In contrast, most census tracts in or near the old city either recorded a decline in housing units or remained essentially unchanged from 1990. Of interest is the fact that areas encompassing some post-World War II subdivisions are beginning to experience a decline in housing units. Also of note is that downtown and adjacent areas registered an increase in housing units.

The number of housing units in Richmond County continues to increase at a slower rate than in most other parts of the metropolitan area. Table H-2 includes the numeric and percentage change in housing units between 2000 and 2006 for the Augusta MSA counties and the state of Georgia. The table shows that the percent change in housing units was highest in suburban Columbia County. McDuffie County and the Augusta MSA were slightly lower than the statewide change in housing units. Richmond County was well below the MSA and state level changes and slightly higher than two of the more rural counties in the metropolitan area.

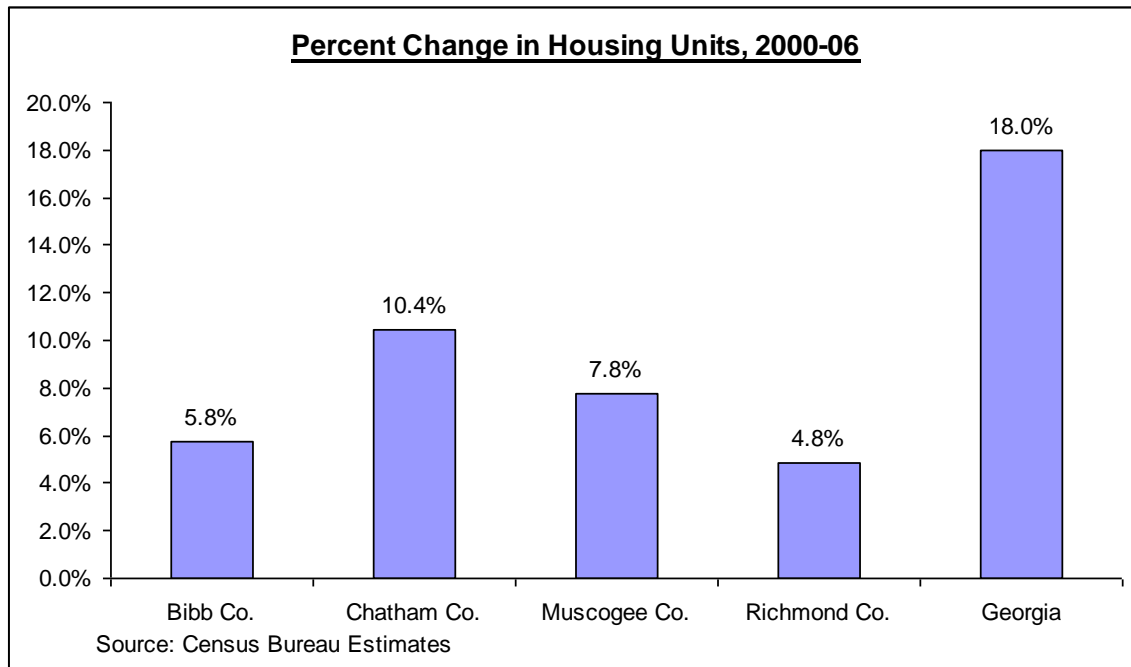
**Table H-2**  
**Housing Unit Trends, 2000-2006**  
**Richmond County, Augusta MSA Counties and Georgia**

|                      | 2000          | 2002          | 2004          | 2006          | Change, 2000-2006 |              |
|----------------------|---------------|---------------|---------------|---------------|-------------------|--------------|
|                      |               |               |               |               | Number            | Percent      |
| <b>Burke Co.</b>     | 8,842         | 9,026         | 9,106         | 9,224         | 382               | 4.32%        |
| <b>Columbia Co.</b>  | 33,321        | 35,598        | 38,362        | 41,609        | 8,288             | 24.87%       |
| <b>McDuffie Co.</b>  | 8,916         | 9,095         | 9,202         | 9,273         | 357               | 4.00%        |
| <b>Richmond Co.</b>  | <b>82,312</b> | <b>83,651</b> | <b>85,111</b> | <b>86,275</b> | <b>3,963</b>      | <b>4.81%</b> |
| <b>Aiken Co.</b>     | 61,987        | 63,843        | 65,373        | 67,040        | 5,053             | 8.15%        |
| <b>Edgefield Co.</b> | 9,223         | 9,421         | 9,639         | 9,796         | 573               | 6.21%        |
| <b>Augusta MSA</b>   | 204,601       | 210,634       | 216,793       | 223,217       | 18,616            | 9.10%        |
| <b>Georgia</b>       | 3,281,737     | 3,493,043     | 3,673,982     | 3,873,183     | 591,446           | 18.02%       |

Sources: Census Bureau, 2000 Census of Population and Housing and 2001- 2006 Census Estimates of Housing Units

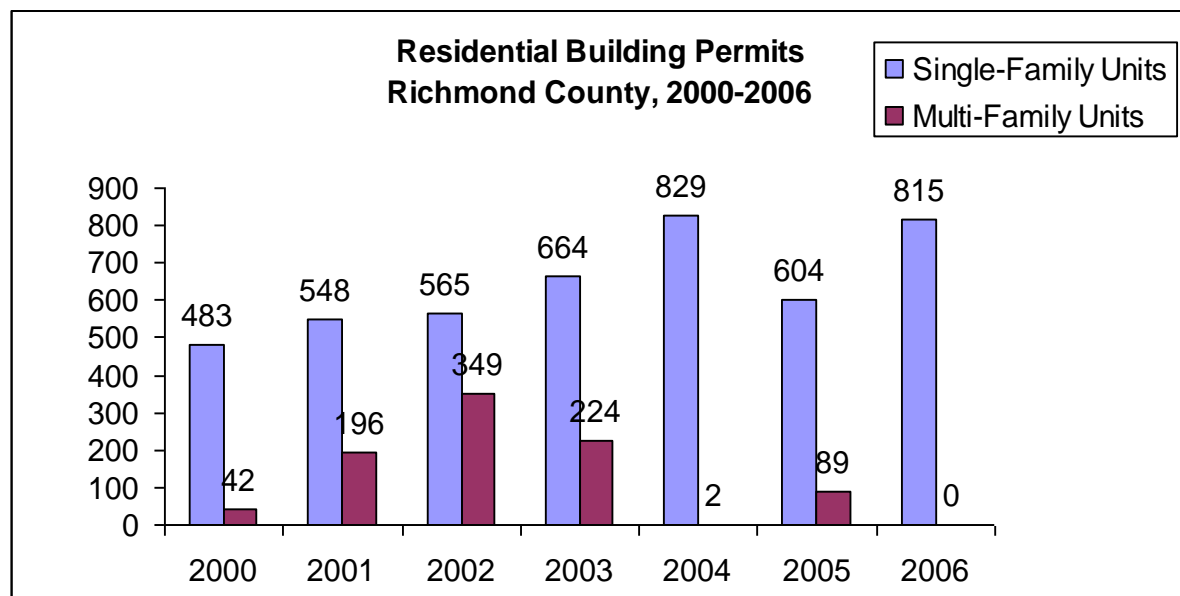
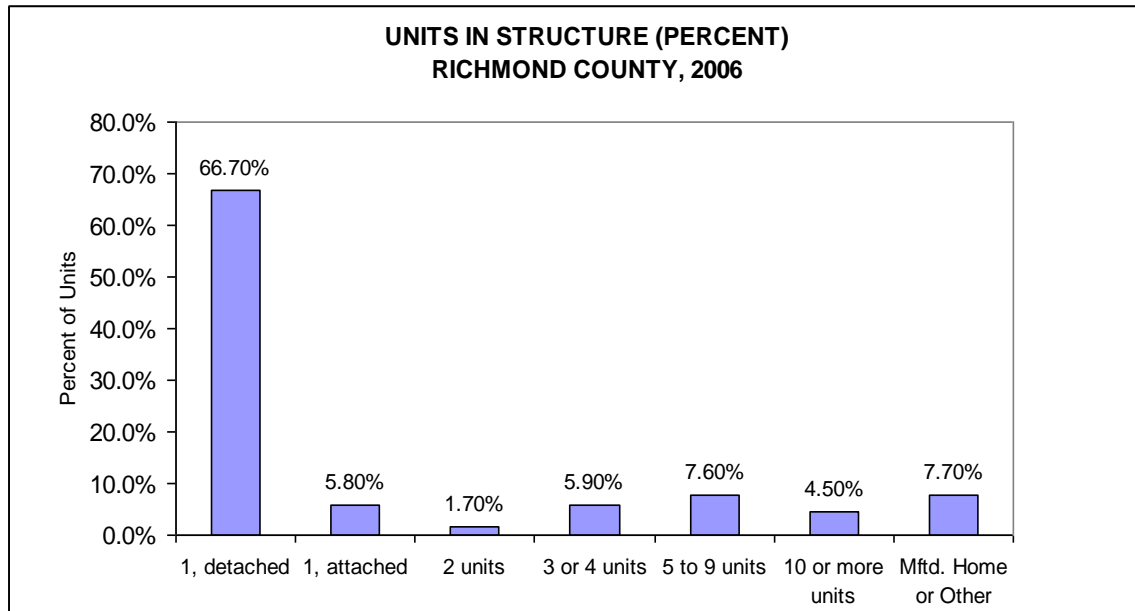
When compared to other Georgia counties with similar demographics, Richmond County's relatively low change in housing units is not unusual. The chart below compares the percent housing unit change in Richmond County between 2000 and 2006 with those of the three counties that are home to Macon, Savannah and Columbus. The chart indicates that all four counties recorded relatively modest increases in housing units, especially in comparison with the percent change in units statewide..

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The detached single-family, site-built home continues to be the dominant type of housing unit in the market, representing an estimated 66.7% of the total units in Richmond County in 2006. This is up from a 61.5% share in 2000 and 60% in 1990. Attached, single-family units represent a small but growing percentage of the housing stock. The aging of the population and growth in empty-nester and one-person households has increased the demand for attached and semidetached units on small lots. In the last twenty years a number of new apartment complexes have been built in Augusta. Apartments (structures with 3 or more units) comprise an estimated 18% of the housing stock. Manufactured homes account for 7.7% of the housing units (see chart on following page).

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### HOUSING TENURE

Table H-3 compares current housing tenure in Augusta, Richmond County, the Augusta MSA and the state of Georgia. Currently 58% of Augusta's occupied housing units are owner-occupied. Forty-two percent of the city's occupied units are renter-occupied. This is identical to the owner-occupied percentage in 2000. Since Augusta accounts for nearly 98% of all the housing units in Richmond County, the city's owner/renter split is almost identical to the county's mix. By comparison, the owner/ renter split for the Augusta MSA is 70%

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owner and 30% renter. For the state of Georgia, the split is 68% owner and 32% renter. Factors contributing to the higher percentage of renter-occupied units in Augusta include the age of the housing stock and the presence of facilities that cater to more transient populations, such as Fort Gordon, medical facilities, education institutions and manufacturing plants. Construction projects at major facilities in the region, such as the Savannah River Site and Fort Gordon also contribute to the rental housing market.

**Table H-3**  
**Housing Tenure, 2006**  
**Augusta, Richmond County, Augusta MSA and Georgia**

|                        | Augusta |         | Richmond Co. |         | Augusta MSA |         | Georgia   |         |
|------------------------|---------|---------|--------------|---------|-------------|---------|-----------|---------|
|                        | Number  | Percent | Number       | Percent | Number      | Percent | Number    | Percent |
| <b>Owner Occupied</b>  | 43,242  | 58.0%   | 45,038       | 59.0%   | 137,539     | 70.0%   | 2,285,179 | 68.0%   |
| <b>Renter Occupied</b> | 31,266  | 42.0%   | 31,478       | 41.0%   | 58,553      | 30.0%   | 1,091,584 | 32.0%   |
| <b>Total Occupied</b>  | 74,508  | 100.0%  | 76,516       | 100.0%  | 196,092     | 100.0%  | 3,376,763 | 100.0%  |

Source: U. S. Bureau of the Census, American Community Survey, 2006.

### VACANT HOUSING UNITS

In 2000, 8,392 (10.2%) of Richmond County's housing units were vacant. Of the total vacant units, 8,174 (97.4%) were located in Augusta. The 10.2% vacancy rate is lower than the 11.1% vacancy rate recorded at the time of the 1990 census, but higher than the 8.2% rate in 1980. One factor that contributed to the decline in the vacancy rate is that fewer apartment units were constructed during the 1990s than in the 1980s.

Table H-4 shows the status of all vacant housing units in Augusta, Richmond and Columbia Counties, and Georgia in 2000. Not surprisingly, the Augusta and Richmond County figures are very similar. Augusta and Richmond County (both 63.5%) and Columbia County (64.7%) had higher percentages of vacant housing units either for sale or rent, or already sold or rented but not yet occupied, than the state of Georgia (53.0%).



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**Table H-4**  
**Housing Vacancy Status, 2000**  
**Augusta, Richmond and Columbia County, and Georgia**

|                                  | Augusta |         | Richmond County |         | Columbia County |         | Georgia |         |
|----------------------------------|---------|---------|-----------------|---------|-----------------|---------|---------|---------|
|                                  | Number  | Percent | Number          | Percent | Number          | Percent | Number  | Percent |
| For Rent                         | 3,644   | 44.6%   | 3,739           | 44.6%   | 560             | 25.4%   | 86,905  | 31.6%   |
| For Sale Only                    | 1,124   | 13.8%   | 1,160           | 13.8%   | 760             | 34.5%   | 38,440  | 14.0%   |
| Rented or Sold, but Not Occupied | 419     | 5.1%    | 429             | 5.1%    | 106             | 4.8%    | 20,353  | 7.4%    |
| Seasonal or Recreational Use     | 280     | 3.4%    | 288             | 3.4%    | 338             | 15.4%   | 50,064  | 18.2%   |
| For Migrant Workers              | 5       | 0.1%    | 5               | 0.1%    | 2               | 0.1     | 969     | 0.4%    |
| Other Vacant                     | 2,702   | 33.1%   | 2,771           | 33.1%   | 435             | 19.8%   | 78,637  | 28.6%   |
|                                  |         |         |                 |         |                 |         |         |         |
| <b>Total Vacant Units</b>        | 8,174   | 100.0%  | 8,392           | 100.0%  | 2,201           | 100.0%  | 275,368 | 100.0%  |
|                                  |         |         |                 |         |                 |         |         |         |
| <b>Owner Vacancy Rate</b>        |         | 2.6%    |                 | 2.6%    |                 | 2.9%    |         | 1.9%    |
| <b>Renter Vacancy Rate</b>       |         | 10.7%   |                 | 10.7%   |                 | 9.1%    |         | 8.2%    |

Source: U. S. Bureau of the Census, 2000, Summary File 1

### AGE OF HOUSING

The age of Augusta's housing stock reflects the comparatively rapid growth that took place in the decades after World War II. Table H-5 indicates that over half (54.8%) of the housing units were constructed between 1940 and 1979. Another 30% of the units were constructed between 1980 and 1999, and an estimated 7.7% have been constructed in the last seven years or so. The remaining 7.3% were built in 1939 or earlier. Generally speaking, the majority of the units that are 65+ years old are concentrated in neighborhoods located in the northeast part of the city.

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**Table H-5**  
**Year Structure Built, 2006**  
**Augusta, Richmond County, Augusta MSA and Georgia**

|                        | <b>Augusta</b> | <b>Richmond<br/>County</b> | <b>Augusta<br/>MSA</b> | <b>Georgia</b> |
|------------------------|----------------|----------------------------|------------------------|----------------|
| <b>2000 or later</b>   | 7.7%           | 7.6%                       | 12.5%                  | 16.5%          |
| <b>1990 to 1999</b>    | 14.4%          | 14.8%                      | 20.6%                  | 23.3%          |
| <b>1980 to 1989</b>    | 15.7%          | 15.8%                      | 18.1%                  | 18.7%          |
| <b>1960 to 1979</b>    | 35.6%          | 35.9%                      | 30.0%                  | 26.0%          |
| <b>1940 to 1959</b>    | 19.2%          | 18.7%                      | 14.1%                  | 10.5%          |
| <b>1939 or earlier</b> | 7.3%           | 7.2%                       | 4.6%                   | 5.0%           |

Source: U. S. Bureau of the Census, American Community Survey, 2006, Table S2504

### HOUSING COST AND AFFORDABILITY

The cost of housing in Augusta, both owner and renter, has increased steadily over the decades. Even with the increase, the cost of housing remains lower than regional and state levels and contributes to the area's lower than average cost of living index.

Augusta - Richmond County has a good supply of affordable housing units. In the year 2000, more than 37% of housing units were affordable to families making between 31% and 50% of median family income (see Table H-6). Another 36% of the units were affordable to families earning between 51% and 80% of median family income. The age of the housing stock and the high percentage of rental units likely contribute to local housing affordability.

**Table H-6**  
**Supply of Affordable Housing, 2000**  
**Richmond County**

|   | <b>Renter<br/>Units</b> | <b>Owner<br/>Units</b> | <b>Total<br/>Units</b> | <b>Percent of<br/>Total<br/>Housing<br/>Units</b> |
|---|-------------------------|------------------------|------------------------|---|
| Affordable to Families with 0 to 30% of Median Family Income  | 8,224                   | 0                      | 8,224                  | 10.0%   |
| Affordable to Families with 31 to 50% of Median Family Income | 10,653                  | 19,979                 | 30,632                 | 37.2%   |
| Affordable to Families with 51 to 80% of Median Family Income | 14,535                  | 15,206                 | 29,741                 | 36.1%   |

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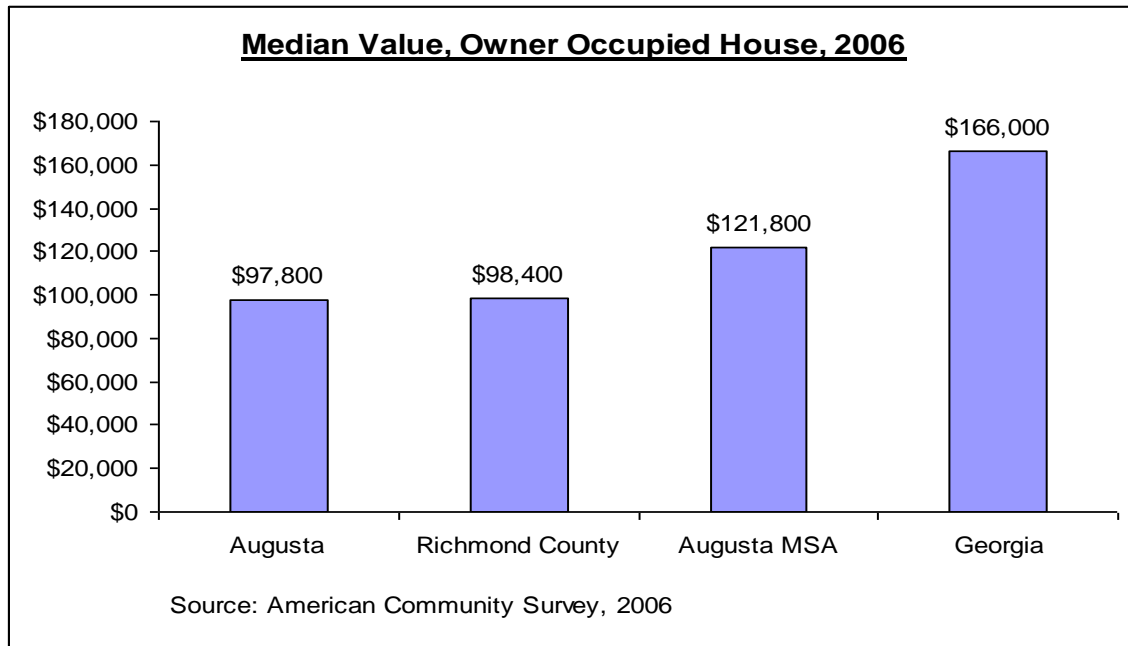
|   |       |       |        |       |
|---|-------|-------|--------|-------|
| Affordable to Families with 81% or more of Median Family Income   | 1,423 | 9,015 | 10,438 | 12.7% |
| Source: U. S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy, 2000 |       |       |        |       |

Commuting patterns also indicate that housing is affordable in Augusta-Richmond County. According to year 2000 Census data, 80% of employed Richmond County residents commute to jobs within the county. The majority of nonresident workers are from Columbia County and Aiken County. Because the median household income is higher in these two counties - \$55,682 in Columbia and \$37,889 in Aiken (Census 2000) – it is safe to assume that nonresident commuters live where they do out of personal choice and not because they cannot afford housing in Augusta-Richmond County.

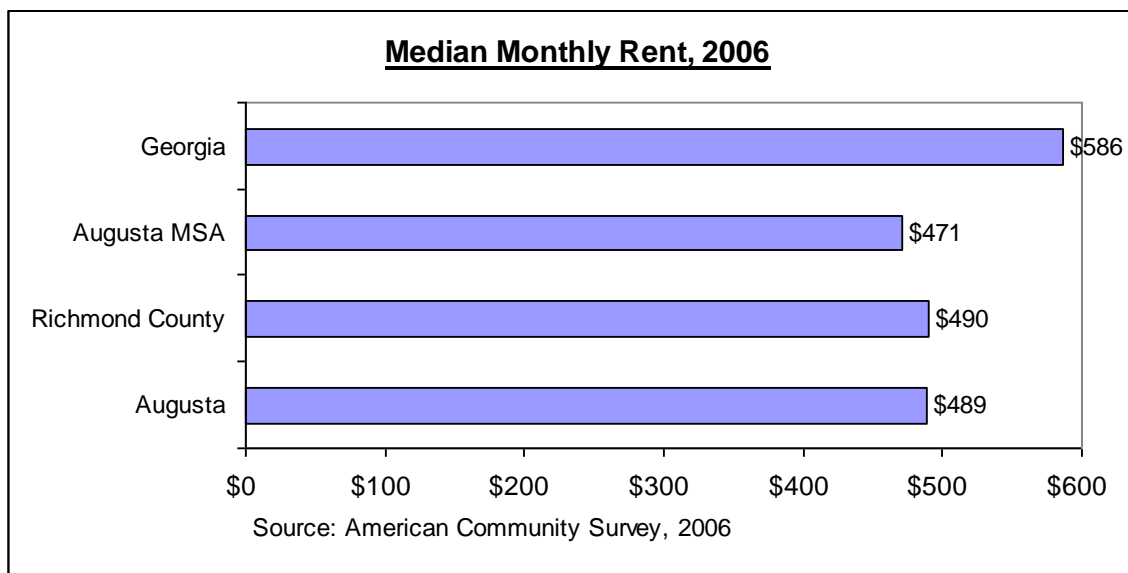
One other indicator of housing affordability is the jobs-to-housing balance. The jobs-to-housing ratio is the number of jobs in a community divided by the number of housing units in the community. A high jobs / housing ratio (e.g. greater than 1.0) indicates an employment center with a good supply of affordable housing. A low jobs / housing ratio indicates a bedroom community. The jobs / housing ratio for Richmond County is 1.20, indicating that the county is an employment center with a good supply of affordable housing. The ratio is based on the 2006 Georgia Department of Labor Employment figure (103,437 jobs and the 2006 Census estimate of 86,275 housing units in the county).

The estimated median value of an owner-occupied housing unit in Augusta was \$97,800 in the year 2006, up from \$76,800 in the year 2000. Over 45% of the owner units were in the \$50,000 to \$99,000 value range. The following chart shows that the median housing value is relatively low in comparison to the Augusta MSA and Georgia

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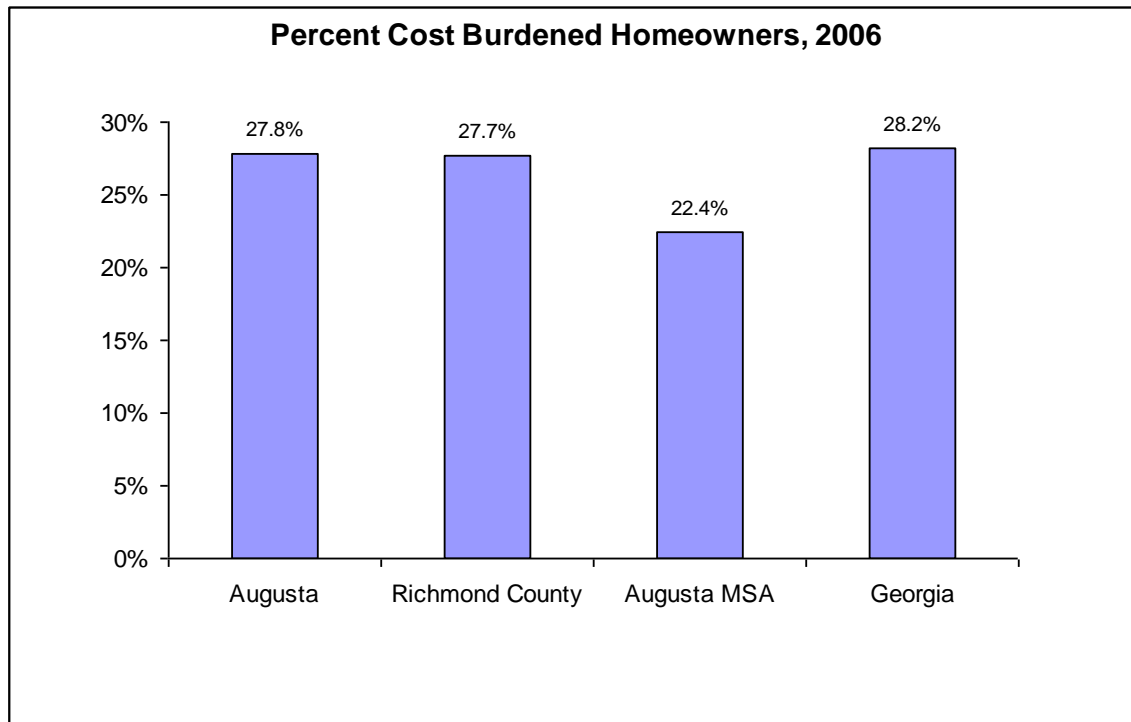
The cost of renting in Augusta has increased from an average of \$413 per month in 2000 to an estimated \$489 in 2006. Nearly 45% of Augusta renters pay between \$350 and \$550 per month for rent. The chart below shows that the median monthly rent in Augusta is lower than in Columbia County and the state, but higher than in McDuffie County and Aiken County, South Carolina.



In spite of the fact that housing value and monthly rent in the Augusta area is relatively affordable, there are many households that devote a high percentage of their income to housing expenses. Cost-burdened households are defined as those households paying 30% or more of their income for housing. Households with less than \$20,000 annual income are most likely to be cost-burdened. The data indicate that an estimated 27.8% of Augusta

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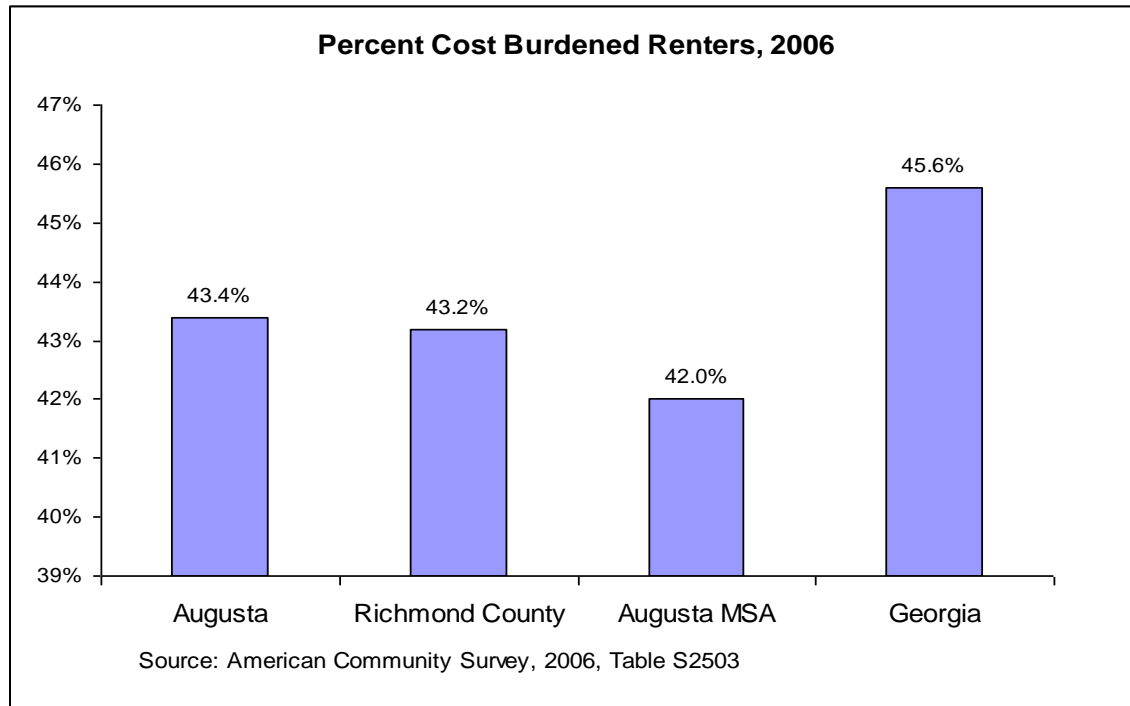
homeowners, and 43.4% of renters, are cost-burdened. The following charts compare the percentage of cost burdened homeowners and renters in Augusta with those for Richmond County, the Augusta MSA and Georgia.



The **Analysis of Impediments to Fair Housing Study for Augusta-Richmond County** (ca. 2003) indicates that both individual circumstances and government policies can serve as barriers to affordable housing. Individuals and families often lack the information, income, and access to financing that make it possible for them to live in affordable, standard housing. Some have to pay excessive amounts of their income for shelter and related costs. The types of government actions that can affect the supply of affordable housing include real estate taxes, land use controls, building codes, and code enforcement.

The report includes information on cost-burdened owners and renters, housing units that lack complete plumbing and / or are overcrowded, and provisions in the local zoning and building codes that can impact housing cost. Home Mortgage Disclosure Act data indicates that poor credit history is the principal reason for denying a home mortgage loan in the Augusta market.

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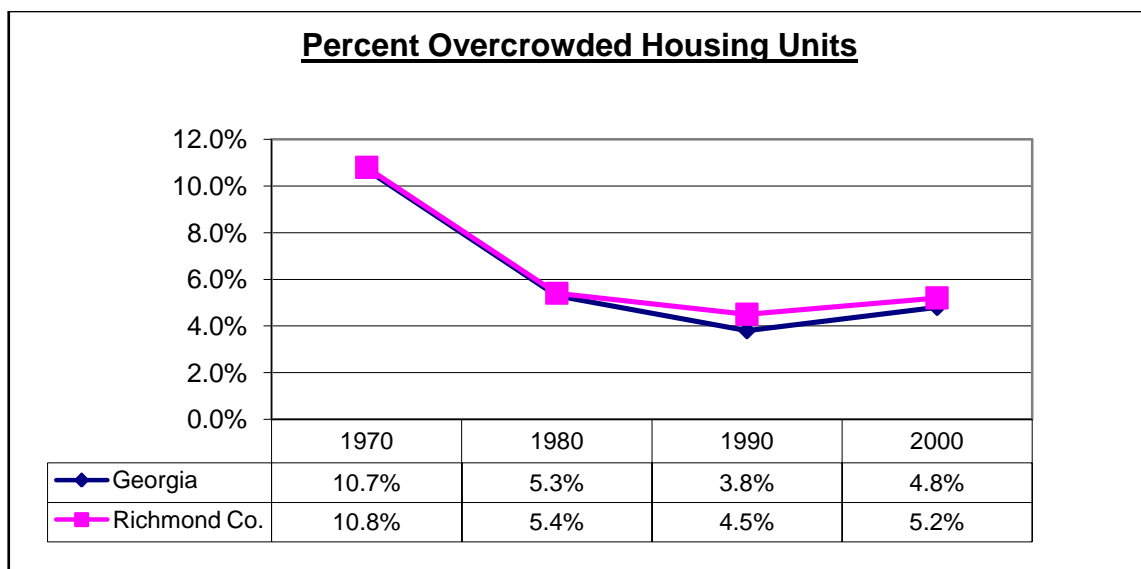
### HOUSING CONDITIONS

One indicator of housing conditions is the number of units that lack complete plumbing facilities. In 2006, an estimated 891 Richmond County housing units lacked complete plumbing facilities. This figure represents approximately 1.0% of the total housing units. This is up slightly from the 826 units (1.6%) lacking complete plumbing in 2000, but significantly below the 5,874 (16.8%) units lacking complete plumbing in 1960.

Another indicator of housing conditions is the number of persons per room in occupied housing units. An occupied housing unit is considered overcrowded if there are more than 1.01 persons per room. In the year 2006, an estimated 882 occupied Richmond County housing units (281 owner and 601 renter) were considered overcrowded. This figure represents about 1.0% of all occupied housing units. While not directly comparable to the decennial census figures, this estimate does reflect a continued decline in the number of overcrowded housing units in recent decades.

At the time of the 2000 census there were 3,844 overcrowded units in Richmond County, representing 5.2% of all occupied housing units. Renter-occupied units accounted for 72% of all the overcrowded units in Richmond County. The percentage of overcrowded units in 2000 was higher than the 4.5% recorded in 1990. The following chart shows that the percentage of overcrowded units had been declining steadily since 1960.

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### HOUSING FOR THE HOMELESS AND SPECIAL NEEDS POPULATIONS

Homelessness is a fact of life for an estimated 7,343 men, women and children in the Augusta area (Design to End Chronic Homelessness in Augusta, March 2005). Many other individuals and families are in danger of becoming homeless. The Continuum of Care is a community-based planning process that identifies the critical needs of the homeless and develops a strategy to assist them. Table H-7 shows the estimated housing needs of Augusta's homeless, the current inventory and the unmet need. It is obvious that in spite of the efforts of humanitarian organizations, the majority of the housing needs remain unmet. The need is especially high among homeless families with children.

**Table H-7**  
**Housing Needs of the Homeless, 2005**  
**Augusta, GA**

|                      | Estimated Need | Current Inventory | Unmet Need |
|----------------------|----------------|-------------------|------------|
| <b>Individuals</b>   |                |                   |            |
| Emergency Shelter    | 380            | 293               | 87         |
| Transitional Shelter | 200            | 102               | 98         |
| Emergency Shelter    | 185            | 0                 | 185        |
| <b>Total</b>         | 765            | 395               | 370        |
| <b>Families</b>      |                |                   |            |
| Emergency Shelter    | 240            | 65                | 175        |
| Transitional Shelter | 350            | 124               | 226        |
| Emergency Shelter    | 235            | 20                | 215        |
| <b>Total</b>         | 825            | 209               | 616        |

**Source: Augusta Consolidated Plan for Community Development, 2005-09, Table 1A, March 2005**

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Transitional housing is also needed for selected non-homeless subpopulations. Statistically, the need is greatest among the elderly, the physically disabled and persons with HIV/AIDS.

The Augusta Task Force for the Homeless (ATFH) is the lead agency in implementing the local homeless assistance strategy. The ATFH is actually a coalition of many organizations that provide housing and services to the homeless. A small, paid staff provides intake and referral services to the homeless on behalf of ATFH member agencies, distributes information, coordinates communications among service providers, and provides administrative support.

Locally, housing for the homeless is provided in the form of emergency shelters, transitional housing and some permanent housing. The Salvation Army (capacity: 80-120) and the Augusta Rescue Mission (capacity: 35) are the two largest emergency shelters. Safe Homes of Augusta, Inc. provides emergency shelter to battered women and their children. Agencies providing transitional housing units include Augusta Urban Ministries, the CSRA Economic Opportunity Authority (EOA), St. Stephen's Ministry, and the Community Mental Health Center. Groups assisted by these agencies include homeless families with children, men and women recovering from substance abuse, AIDS patients, disabled veterans and mentally ill adults.

A variety of support services are offered to the homeless. The Salvation Army provides a soup kitchen, clothing vouchers, an adult literacy program, legal advocacy and referral to Georgia Legal Services, an emergency medical clinic, prescriptions through a local pharmacy, social rehabilitation services, and substance abuse counseling sessions. The EOA supports two clinics providing free health care and operates a Rent Assistance Voucher program for homeless individuals and families. The EOA also operates a day shelter for the homeless.

The Golden Harvest Food Bank operates a soup kitchen and a separate food warehouse and distribution center. Catholic Social Services and Augusta Urban Ministries provide food, clothing, household goods, and other assistance to the homeless. The Richmond County Department of Family and Children Services helps the homeless obtain food stamps, welfare benefits, information, and referral services. The Augusta Housing Authority provides Section 8 housing vouchers to the homeless. The Community Mental Health Center also has programs to help clients adjust to living in the community. These programs teach community and support networking, independent living skills, job readiness, and education skills, vocational training, and recreational or leisure skills.

St. Stephen's is a nonprofit organization providing transitional housing and supportive services (counseling, transportation, medical services, etc.) to terminally ill individuals who have become homeless as a result of having AIDS or other terminal illnesses. The organization provides transitional housing and services from facilities at 922-924 Greene Street in downtown Augusta



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### **HOUSING PRODUCTION AND PROGRAMS**

As in other communities, housing production in Augusta is largely a private sector activity. A land owner or developer has lots platted in a conventional subdivision format or in some other layout that meets a market need. A builder buys the lots and constructs housing units on each one. In the case of a multi-family development, a contractor builds the apartment complex on behalf of a group of investors. Realtors market the single-family units, while management companies oversee the rental and upkeep of apartment units. Private financial institutions provide construction and permanent financing so that the units can be built, sold and occupied. Repayment of loans to the financial institutions is one source of fresh capital for new loans.

The City of Augusta does provide some housing assistance, primarily for the benefit of low and moderate income persons. The city is an entitlement community under the U. S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program. The city receives approximately \$2.9 million in CDBG funds each year. The grant funds are allocated to a variety of housing and related community development activities. The city receives a separate allocation of approximately \$1.4 million from HUD's HOME Investment Partnership Program. The HOME Program is designed to assist in the construction and rehabilitation of housing for low and moderate income persons. Each year the city programs the HOME funds and some CDBG funds to the following housing assistance programs:

- ❑ **Housing Rehabilitation** - This program provides deferred and low-interest loans to finance repairs to substandard single-family residences, emergency grants to correct dangerous or hazardous conditions in single-family residences, and free paint for use on the exterior of residences.
- ❑ **Rental Rehabilitation** - This program provides assistance to investors-owners to rehabilitate rental units for occupancy by low and moderate income households.
- ❑ **Down payment Assistance** - This program provides down payment assistance to qualified low and moderate income households purchasing a home for the first time.
- ❑ **Demolition - Rebuild** - This program funds the construction or reconstruction of new homes for low and moderate income households occupying severely deteriorated units.
- ❑ **Code Enforcement** - This program finances code enforcement activities by the City's License and Inspection Department in neighborhoods with high concentration of deteriorated structures.
- ❑ **Demolition and Clearance** - This program finances the demolition and clearance of deteriorated structures. After clearance the vacant lots are made available to private companies and Community Housing Development Organizations (CHDOs) for the construction of affordable housing for low and moderate income households.

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In recent years the City has allocated CDBG and HOME funds to non-profit organizations for the construction and rehabilitation of affordable housing in targeted neighborhoods. Several of the non-profits have been organized in response to an increased emphasis on neighborhood-based solutions to housing and community development needs. Other non-profits reflect outreach by churches located in some of the city's most distressed neighborhoods. The non-profit organizations include the following:

- ❑ Augusta Neighborhood Improvement Corporation
- ❑ 30901 Development Corporation
- ❑ Laney-Walker Development Corporation
- ❑ Antioch Ministries Community Development Corporation
- ❑ East Augusta Community Development Corporation
- ❑ Sand Hills Urban Development Corporation
- ❑ Promise Land Community Development Corporation
- ❑ South Augusta Redevelopment, Inc.

In addition to housing programs, the city uses CDBG funds to finance public facilities, economic development and public services benefiting low and moderate income households. Prior to consolidation Richmond County used CDBG grant awards to construct the Mental Retardation Service Center, the Savannah Place (now Carrie Mays) Multipurpose Center and the Belle Terrace (now Henry Brigham) Senior Center.

### **PUBLIC HOUSING**

The Housing Authority of Augusta and Richmond County is the designated Local Public Housing Agency (PHA). Established in 1937, the Housing Authority is governed by a five-member Board of Commissioners appointed by the mayor of Augusta. An Executive Director and staff of employees oversee the day-to-day operations of the Housing Authority and its properties. As of September 1, 2007, the Housing Authority operated and maintained fourteen (14) properties with a total of 2,769 units. Together, these properties house approximately 5,993 people in 2,438 occupied units. Another 10,364 people are assisted through the Section 8 Housing Assistance Payment and Moderate Rehabilitation Programs. The annual budget for the Housing Authority exceeds \$20 million and includes expenditures to operate and maintain the public housing projects, provide housing assistance payments to Section 8 program participants, make capital improvements, provide security and other community services, and overall administration of the program.

### **ASSESSMENT**

#### **Type and Location of Housing Units**

The detached single-family, site-built home is the dominant type of housing unit in the market, representing an estimated 66.7% of the total units in Richmond County in 2006. Attached, single-family units represent a small but growing percentage of the housing stock.

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Apartment complexes (18%) and manufactures homes (7.7%) are the next largest segments of the housing market.

The growth in other parts of the metropolitan area is having an impact on the number of new housing units built in Augusta-Richmond County. Between 1990 and 2000, total housing units in Richmond County increased 6.5% to 82,312 units. This is lower than the 19% increase in units between 1980 and 1990. Between 2000 and 2006, an estimated 3,963 units (4.8%) have been added to the county's housing stock. By comparison, Columbia County experienced an estimated 25% increase in housing units, and total housing units in the Augusta MSA increased by over 9.0 percent.

Geographically, total housing units increased the most in the southern and western parts of the county between 1990 and 2000. Five of the six census tracts with the highest percentage increase in housing units are located in south Richmond County. Other tracts in the south and west also registered smaller housing unit gains. This continues a trend evident for several decades.

In contrast, most census tracts in or near the old city either recorded a decline in housing units or remained essentially unchanged from 1990. Of interest is the fact that areas encompassing some post-World War II subdivisions are beginning to experience a decline in housing units. Also of note is that downtown and adjacent areas registered an increase in housing units.

An additional 13,000 housing units are projected to be constructed in Augusta between 2010 and 2030. Detached, single-family units will continue to be the dominant housing type, but smaller patio homes, townhouses and condominiums will comprise a larger share of the housing market. The aging of the population and growth in empty-nester and smaller households has increased the demand for these types of units. South Augusta is expected to capture the majority of the new housing units.

### **Age and Occupancy Characteristics and Housing Conditions**

The age of Augusta's housing stock reflects the comparatively rapid growth that took place in the decades immediately after World War II. Over half (54.8%) of the housing units were constructed between 1940 and 1979. Factors contributing to the relatively high percentage of renter-occupied units in Augusta (42.0%) include the presence of facilities that cater to transient populations, such as Fort Gordon, medical facilities, education institutions and manufacturing plants. Construction projects at major facilities in the region also contribute to the rental housing market. Vacancy rates for both owner and renter units in Richmond County are comparable to those in other parts of the metropolitan area.

Census data, field surveys, and input from the public and interest groups reveal problems with regard to housing conditions. Lack of routine maintenance and repair work is evidence of the need for limited and moderate rehabilitation. There is a particularly high concentration of older, substandard housing units within some inner-city neighborhoods. Smaller pockets

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of deteriorating units are located in almost all of the neighborhoods. Still other housing units are abandoned, dilapidated and, in some cases, used for criminal activities. These units need to be dealt with either through code enforcement or total reconstruction. Where dilapidated units have been removed, the resulting vacant lots have become blighting influences on neighborhoods. The vacant lots represent opportunities for construction of new housing.

### **Housing Cost and Affordability**

The cost of housing in Augusta, both owner and renter, has increased steadily over the decades. Even with the increase, the cost of housing remains lower than regional and state levels and contributes to the area's lower than average cost of living index. Approximately 80% of employed Richmond County residents commute to jobs within the county, indicating there is little difficulty finding affordable housing in the city. The jobs / housing ratio for Richmond County is 1.20, indicating that the city is an employment center with a good supply of affordable housing.

Even though housing is relatively affordable, some residents have problems accessing better housing, or pay more than 30% of their income for shelter costs. Standard rental and owner units are available throughout the community, but cannot be accessed by those in need of better housing because they lack the necessary income, financing, or credit history. The high cost of housing has made it necessary for an increasing number of families to turn to manufactured housing and low-cost rental units as the housing of choice. Some renters are paying excessive amounts of their income for shelter, and others cannot afford the down payment or other costs related to purchasing a home. These conditions and trends are all indicators of the need for the continued construction of affordable housing, and the provision of more rental subsidies and down payment assistance.

### **Special Needs Housing**

Based on existing data and input from homeless assistance providers and other stakeholders, the homeless in Augusta have a need for emergency shelter, transitional housing, and permanent housing. Emergency shelters in the community are able to handle a high percentage of the homeless population, but there is an ongoing need to expand these facilities to meet increasing demand. Additional transitional housing is needed to take some of the burden off of the emergency shelters, and to help more of the homeless take an initial step towards moving into permanent housing. Permanent supportive housing is also needed, particularly for people with mental and physical disabilities.